

## Fill in this information to identify the case:

Debtor 1 Deaun Carolyn Gibson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana

Case number 19-02884-RLM-13

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of Dwelling Series IV Trust

Court claim no. (if known): 8

Last 4 digits of any number you use to  
identify the debtor's account: 2 2 9 0

Date of payment change:  
Must be at least 21 days after date of this notice 08/01/2021

New total payment: \$ 613.65  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 219.64

New escrow payment: \$ 199.31

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Deaun Carolyn Gibson  
First Name Middle Name Last Name

Case number (if known) 19-02884-RLM-13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Jon J. Lieberman

Signature

Date 06/24/2021

Print: Jon J. Lieberman  
First Name Middle Name Last Name

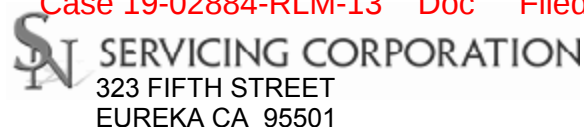
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



(800) 603-0836  
 Para Español, Ext. 2660, 2643 o 2772  
 8:00 a.m. - 5:00 p.m. Pacific Time  
 Main Office NMLS #5985  
 Branch Office NMLS #9785

FREDDIE GIBSON  
 3125 W 48TH ST  
 INDIANAPOLIS IN 46228

Analysis Date: June 10, 2021

Final

Property Address: 3125 WEST 48TH STREET INDIANAPOLIS, IN 46228

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from Sept 2020 to July 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Aug 01, 2021:</b>
Principal & Interest Pmt:	414.34	414.34
Escrow Payment:	219.64	199.31
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$633.98	\$613.65

<b>Escrow Balance Calculation</b>	
Due Date:	Mar 01, 2021
Escrow Balance:	(1,844.90)
Anticipated Pmts to Escrow:	1,098.20
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$746.70)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,007.91	(1,961.08)
Sep 2020	170.71	155.14		*		1,178.62	(1,805.94)
Oct 2020	170.71	155.14		*		1,349.33	(1,650.80)
Oct 2020				699.19	* County Tax	1,349.33	(2,349.99)
Nov 2020	170.71	155.14	593.33	*	* County Tax	926.71	(2,194.85)
Nov 2020				871.00	* Homeowners Policy	926.71	(3,065.85)
Dec 2020	170.71	155.14	756.00	*	* Homeowners Policy	341.42	(2,910.71)
Dec 2020		569.48		*	* Escrow Only Payment	341.42	(2,341.23)
Jan 2021	170.71	219.64		*		512.13	(2,121.59)
Feb 2021	170.71	219.64		*		682.84	(1,901.95)
Mar 2021	170.71	439.28		*		853.55	(1,462.67)
Apr 2021	170.71			*		1,024.26	(1,462.67)
Apr 2021				821.51	* County Tax	1,024.26	(2,284.18)
May 2021	170.71	219.64	699.19	*	* County Tax	495.78	(2,064.54)
Jun 2021	170.71	219.64		*		666.49	(1,844.90)
Jul 2021	170.71			*		837.20	(1,844.90)
					Anticipated Transactions	837.20	(1,844.90)
Jun 2021		878.56					(966.34)
Jul 2021		219.64					(746.70)
	<u>\$1,877.81</u>	<u>\$3,606.08</u>	<u>\$2,048.52</u>	<u>\$2,391.70</u>			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equating 2,048.52. Under Federal law, your lowest monthly balance should not have exceeded 341.42 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: June 10, 2021  
 Borrower: FREDDIE GIBSON

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(746.70)	972.26
Aug 2021	199.31			(547.39)	1,171.57
Sep 2021	199.31			(348.08)	1,370.88
Oct 2021	199.31			(148.77)	1,570.19
Nov 2021	199.31	699.19	County Tax	(648.65)	1,070.31
Dec 2021	199.31	871.00	Homeowners Policy	(1,320.34)	398.62
Jan 2022	199.31			(1,121.03)	597.93
Feb 2022	199.31			(921.72)	797.24
Mar 2022	199.31			(722.41)	996.55
Apr 2022	199.31			(523.10)	1,195.86
May 2022	199.31	821.51	County Tax	(1,145.30)	573.66
Jun 2022	199.31			(945.99)	772.97
Jul 2022	199.31			(746.68)	972.28
	<u>\$2,391.72</u>	<u>\$2,391.70</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 398.62. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 398.62 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (746.70). Your starting balance (escrow balance required) according to this analysis should be \$972.26. This means you have a shortage of 1,718.96. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,391.70. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Analysis Date: June 10, 2021

Borrower: FREDDIE GIBSON

Loan: XXXXXXXXXX

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	199.31
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$199.31</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
INDIANAPOLIS DIVISION**

In Re: Case No. 19-02884-RLM-13  
Deaun Carolyn Gibson Chapter 13  
Debtor. Judge Robyn L. Moberly

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**CERTIFICATE OF SERVICE**

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I certify that on June 24, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

Keith Eirik Gifford, Debtor's Counsel  
kgooden@redmanludwig.com

John Morgan Hauber, Trustee  
ecfmail@hauber13.com

Office of the U.S. Trustee  
ustpreion10.in.ecf@usdoj.gov

I further certify that on June 24, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Deaun Carolyn Gibson, Debtor  
3125 W. 48<sup>th</sup> St.  
Indianapolis, IN 46228

Respectfully Submitted,

/s/ Jon J. Lieberman

Jon J. Lieberman (OH 0058394)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
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Attorney for Creditor